

United States Bankruptcy Court  
Middle District of FloridaIn re:  
Wanda Yasmin Lorde  
DebtorCase No. 19-01921-JAF  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113A-3

User: cahyen  
Form ID: 309APage 1 of 2  
Total Noticed: 19

Date Rcvd: May 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2019.

db +Wanda Yasmin Lorde, 4190 Plantation Oaks Blvd. #1034, Orange Park, FL 32065-3539  
 tr +Gregory K. Crews, 8584 Arlington Expressway, Jacksonville, FL 32211-8003  
 28267542 +Albertelli Law, Post Office Box 23028, Tampa, FL 33623-2028  
 28267544 +Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034  
 28267545 +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 28267540 +Clay County Tax Collector, Post Office Box 218, Green Cove Springs FL 32043-0218  
 28267551 +Hamilton Glen at Oakleaf, c/o Registered Agent, Property Management Services,  
 463499 State Road 200, Yulee, FL 32097-3301  
 28267552 #+Jevon Lorde, 3802 Chasing Falls Road, Orange Park, FL 32065-3569  
 28267554 +Loan Depot LLC, 3652 3rd Street S, #120, Jacksonville Beach, FL 32250-6092

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: dufresne@jaxlawcenter.com May 23 2019 23:52:26 Donald M. DuFresne,  
 Parker & DuFresne, 8777 San Jose Boulevard Suite 301, Jacksonville, FL 32217

ust +E-mail/Text: ustp.region21.or.ecf@usdoj.gov May 23 2019 23:53:37  
 United States Trustee - JAX 13/7, Office of the United States Trustee,  
 George C Young Federal Building, 400 West Washington Street, Suite 1100,  
 Orlando, FL 32801-2210  
 28267543 +EDI: CAPITALONE.COM May 24 2019 03:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 28267546 +EDI: WFNNB.COM May 24 2019 03:28:00 Comenitybank/New York, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 28267547 +E-mail/Text: electronicbkydocs@nelnet.net May 23 2019 23:53:58 Dept of Ed / 582 / Nelnet,  
 Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
 28267541 EDI: FLDEPREV.COM May 24 2019 03:28:00 Florida Dept. of Revenue, Bankruptcy Unit,  
 P.O. Box 6668, Tallahassee, FL 32314-6668  
 28267555 +EDI: NFCU.COM May 24 2019 03:28:00 Navy FCU, Attn: Bankruptcy, Po Box 3000,  
 Merrifield, VA 22119-3000  
 28267556 +EDI: NFCU.COM May 24 2019 03:28:00 Navy Federal Credit Union, Attn: Bankruptcy,  
 Po Box 3000, Merrifield, VA 22119-3000  
 28267558 +EDI: RMSC.COM May 24 2019 03:28:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 28267559 +EDI: RMSC.COM May 24 2019 03:28:00 Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy,  
 Po Box 965064, Orlando, FL 32896-5064

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

28267548\* +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
 28267549\* +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
 28267550\* +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
 28267553\* +Jevon Lorde, 3802 Chasing Falls Road, Orange Park, FL 32065-3569  
 28267557\* +Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000  
 TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 25, 2019

Signature: /s/Joseph Speetjens

District/off: 113A-3

User: cahyen  
Form ID: 309A

Page 2 of 2  
Total Noticed: 19

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2019 at the address(es) listed below:

Donald M. DuFresne on behalf of Debtor Wanda Yasmin Lorde dufresne@jaxlawcenter.com,  
bankruptcy.paralegals@jaxlawcenter.com;parkerdufresnel@gmail.com;parker@jaxlawcenter.com;r42046@n  
otify.bestcase.com  
Gregory K. Crews courtecf@crewslegal.com, amy@crewslegal.com,fl170@ecfcbis.com,  
bonnie@crewslegal.com  
United States Trustee - JAX 13/7 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1 **Wanda Yasmin Lorde** Social Security number or ITIN **xxx-xx-1262**  
 First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 Debtor 2 Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 United States Bankruptcy Court **Middle District of Florida** Date case filed for chapter **7 5/22/19**  
 Case number: **3:19-bk-01921-JAF**

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Wanda Yasmin Lorde	
2. All other names used in the last 8 years		
3. Address	4190 Plantation Oaks Blvd. #1034 Orange Park, FL 32065	
4. Debtor's attorney Name and address	Donald M. DuFresne Parker & DuFresne 8777 San Jose Boulevard Suite 301 Jacksonville, FL 32217	Contact phone 904-733-7766 Email: <a href="mailto:dufresne@jaxlawcenter.com">dufresne@jaxlawcenter.com</a>
5. Bankruptcy Trustee Name and address	Gregory K. Crews 8584 Arlington Expressway Jacksonville, FL 32211	Contact phone 904-354-1750

Notice is further given that effective on the date of the Petition, the United States Trustee appointed the above named individual as interim trustee pursuant to 11 USC § 701.

For more information, see page 2 >

Debtor **Wanda Yasmin Lorde**Case number **3:19-bk-01921-JAF**

<b>6. Bankruptcy Clerk's Office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	300 North Hogan Street Suite 3–150 Jacksonville, FL 32202  Date: May 23, 2019	Hours open: Monday – Friday 8:30 AM – 4:00PM  Contact phone 904–301–6490  Date: May 23, 2019
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. You are reminded that Local Rule 5073–1 restricts the entry of personal electronic devices into the Courthouse.	<b>June 28, 2019 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting. ***</b>	<b>Location:</b>  <b>FIRST FLOOR, 300 North Hogan St. Suite 1–200, Jacksonville, FL 32202</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: August 27, 2019</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
<b>13. Voice Case Info. System (McVCIS)</b>	McVCIS provides basic case information concerning deadlines such as case opening, discharge, and closing dates, and whether a case has assets or not. McVCIS is accessible 24 hours a day except during routine maintenance. To access McVCIS toll free call 1–866–222–8029.	